

31A-22-1704 Scope of certificate of insurance.

- (1) A certificate of insurance is not an insurance policy and does not affirmatively or negatively amend, extend, or alter the coverage afforded by an insurance policy to which a certificate of insurance refers.
- (2) A certificate of insurance may not confer to a certificate holder a right that is not provided by an insurance policy to which the certificate of insurance refers.
- (3)
 - (a) A certificate of insurance may not refer to a contract that is not an insurance policy, including a construction or service contract.
 - (b) Notwithstanding any requirement, term, or condition of a document with respect to which a certificate of insurance may be issued or may pertain, the insurance coverage afforded by a referenced insurance policy is subject to the terms, exclusions, and conditions of the insurance policy itself.

Enacted by Chapter 253, 2011 General Session